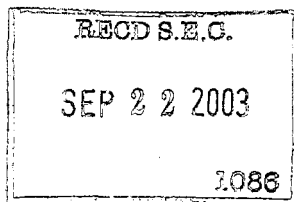




Siriyuthi Siamphakdee
Executive Vice President



ธนาคารกสิกรไทย
KASIKORNBANK 泰华农民银行



12g3-2(b) File No.82-4922

Ref No. CN. 300/2003

September 19, 2003

Securities and Exchange Commission
450 Fifth Street
Washington, D.C. 20549
U.S.A.



PROCESSED
SEP 26 2003
THOMSON
FINANCIAL
SUPPL

Dear Sirs:

We are transmitting herewith, in accordance with our undertakings pursuant Rule 12g3-2 (b) under the United States Securities Exchange Act of 1934, an English language summary of certain information that is being made public in Thailand.

Please arrange for the attached to be placed in our Rule 12g3-2 (b) "file" with the Commission.

Yours sincerely,

Handwritten initials and date 9/23

GS025-4-03



KASIKORNBANK PCL
supports efforts to
protect the environment.
This letter is printed on recycled paper.

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Registration No.PCL 105

Handwritten initials AL

Summary Statement of Liabilities and Assets ^{1/}
ธนาคารไทย
KASIKORN BANK


As at August 31, 2003

Assets	Baht	Liabilities	Baht
Cash	8,495,682,648.88	Deposits	878,840,191,716.70
Interbank and money market items, net	97,875,240,581.54	Interbank and money market items	7,928,481,903.35
Securities purchased under resale agreements	48,750,000,000.00	Liabilities payable on demand	2,630,895,623.22
Investments, net (with obligations Baht 53,209,164.80)	151,698,782,950.51	Securities sold under repurchase agreements	
Credit advances (net of allowance for doubtful accounts)	448,798,411,838.44	Borrowings	48,151,552,707.34
Accrued interest receivables	1,538,491,799.59	Bank's liabilities under acceptances	671,265,382.04
Properties foreclosed, net	11,510,175,572.89	Other liabilities	12,594,329,415.81
Customers' liabilities under acceptances	671,265,382.04	Total liabilities	750,816,736,748.26
Premises and equipment, net	21,890,377,984.55		
Other assets	7,879,700,368.08	Shareholders' equity	
		Paid-up share capital	
		(registered share capital Baht 26,900,946,900.00)	26,340,034,170.00
		Reserves and net profit after appropriation	15,842,174,951.50
		Other reserves and profit and loss account	7,340,928,602.16
		Total shareholders' equity	48,729,758,423.66
		Total Liabilities and Shareholders' Equity	797,646,495,171.94
Total Assets	797,646,495,171.94	Bank's liabilities under unmatured bills	2,926,695,200.59
Customers' liabilities under unmatured bills	2,926,695,200.59		
Total	800,573,190,372.53	Total	800,573,190,372.53

Non-Performing Loans as at June 30, 2003 (Quarterly)

85,380,642,223.51

(17.23% of total loans before allowance for doubtful accounts)

Required provisioning for loan loss, as at June 30, 2003 (Quarterly)

36,037,772,248.67

Actual allowance for doubtful accounts

52,153,750,802.82

Loans to related parties

5,107,393,377.93

Loans to related asset management companies

24,820,000,000.00

Loans to related parties due to debt restructuring

8,655,898,701.10

Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand

19,867,145,600.00

Legal capital fund

82,945,097,165.22

Changes in liabilities and assets this month due to the penalty expenses from violating the

Commercial Banking Act B.E. 2505 and amended Act, section

International Banking Facility's assets and liabilities

Total assets

4,124,413,892.93

Total liabilities

655,124,425.55

Significant contingent liabilities

Avals to bills and guarantees of loans

6,413,802,842.93

Letters of credit

6,257,488,210.68

^{1/} This Summary Statement has not been reviewed or audited by Certified Public Accountant